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EXAMINER

CHARLES, DEBRA F

ART UNIT	PAPER NUMBER
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3629

DATE MAILED: 11/20/2002

Please find below and/or attached an Office communication concerning this application or proceeding.

Office Action Summary

Application No.

09/558,980

Applicant(s)

WILLIAMS ET AL. 

Examiner

Debra F. Charles

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-- The MAILING DATE of this communication appears on the cover sheet with the correspondence address --

Period for Reply

A SHORTENED STATUTORY PERIOD FOR REPLY IS SET TO EXPIRE 3 MONTH(S) FROM THE MAILING DATE OF THIS COMMUNICATION.

- Extensions of time may be available under the provisions of 37 CFR 1.136(a). In no event, however, may a reply be timely filed after SIX (6) MONTHS from the mailing date of this communication.
- If the period for reply specified above is less than thirty (30) days, a reply within the statutory minimum of thirty (30) days will be considered timely.
- If NO period for reply is specified above, the maximum statutory period will apply and will expire SIX (6) MONTHS from the mailing date of this communication.
- Failure to reply within the set or extended period for reply will, by statute, cause the application to become ABANDONED (35 U.S.C. § 133).
- Any reply received by the Office later than three months after the mailing date of this communication, even if timely filed, may reduce any earned patent term adjustment. See 37 CFR 1.704(b).

Status

- 1) ☒ Responsive to communication(s) filed on 13 July 2001.
- 2a) ☐ This action is **FINAL**. 2b) ☒ This action is non-final.
- 3) ☐ Since this application is in condition for allowance except for formal matters, prosecution as to the merits is closed in accordance with the practice under *Ex parte Quayle*, 1935 C.D. 11, 453 O.G. 213.

Disposition of Claims

- 4) ☒ Claim(s) 1-65 is/are pending in the application.
- 4a) Of the above claim(s) _____ is/are withdrawn from consideration.
- 5) ☐ Claim(s) _____ is/are allowed.
- 6) ☒ Claim(s) 1-65 is/are rejected.
- 7) ☒ Claim(s) 63 is/are objected to.
- 8) ☐ Claim(s) _____ are subject to restriction and/or election requirement.

Application Papers

- 9) ☐ The specification is objected to by the Examiner.
- 10) ☐ The drawing(s) filed on _____ is/are: a) ☐ accepted or b) ☐ objected to by the Examiner.
- Applicant may not request that any objection to the drawing(s) be held in abeyance. See 37 CFR 1.85(a).
- 11) ☒ The proposed drawing correction filed on 21 August 2000 is: a) ☒ approved b) ☐ disapproved by the Examiner.
- If approved, corrected drawings are required in reply to this Office action.
- 12) ☐ The oath or declaration is objected to by the Examiner.

Priority under 35 U.S.C. §§ 119 and 120

- 13) ☐ Acknowledgment is made of a claim for foreign priority under 35 U.S.C. § 119(a)-(d) or (f).
- a) ☐ All b) ☐ Some * c) ☐ None of:
1. ☐ Certified copies of the priority documents have been received.
 2. ☐ Certified copies of the priority documents have been received in Application No. _____.
 3. ☐ Copies of the certified copies of the priority documents have been received in this National Stage application from the International Bureau (PCT Rule 17.2(a)).
- * See the attached detailed Office action for a list of the certified copies not received.
- 14) ☐ Acknowledgment is made of a claim for domestic priority under 35 U.S.C. § 119(e) (to a provisional application).
- a) ☐ The translation of the foreign language provisional application has been received.
- 15) ☐ Acknowledgment is made of a claim for domestic priority under 35 U.S.C. §§ 120 and/or 121.

Attachment(s)

- 1) ☒ Notice of References Cited (PTO-892) 4) ☐ Interview Summary (PTO-413) Paper No(s). _____
- 2) ☐ Notice of Draftsperson's Patent Drawing Review (PTO-948) 5) ☐ Notice of Informal Patent Application (PTO-152)
- 3) ☒ Information Disclosure Statement(s) (PTO-1449) Paper No(s) 4. 6) ☐ Other: _____

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Claims 1-65 have been reviewed.

DETAILED ACTION

Claim Objections

1. Claim 63 objected to because of the following informalities: The claim references itself. Appropriate correction is required.

Drawings

2. The proposed drawing correction and/or the proposed substitute sheets of drawings, filed on 21 August 2002 have been approved. A proper drawing correction or corrected drawings are required in reply to the Office action to avoid abandonment of the application. The correction to the drawings will not be held in abeyance.

Claim Rejections - 35 USC § 102

3. The following is a quotation of the appropriate paragraphs of 35 U.S.C. 102 that form the basis for the rejections under this section made in this Office action:

A person shall be entitled to a patent unless –

(e) the invention was described in a patent granted on an application for patent by another filed in the United States before the invention thereof by the applicant for patent, or on an international application by another who has fulfilled the requirements of paragraphs (1), (2), and (4) of section 371(c) of this title before the invention thereof by the applicant for patent.

The changes made to 35 U.S.C. 102(e) by the American Inventors Protection Act of 1999 (AIPA) do not apply to the examination of this application as the application being examined was not (1) filed on or after November 29, 2000, or (2) voluntarily published under 35 U.S.C. 122(b). Therefore, this application is examined under 35 U.S.C. 102(e) prior to the amendment by the AIPA (pre-AIPA 35 U.S.C. 102(e)).

4. Claims 1,2,3,4,5,6,7,8,10,14,16,21,22,33,34,35,36,37,38,40,41,42,43,46,49,57, 64 and 65 are rejected under 35 U.S.C. 102(e) as being anticipated by Eder (US 6,393,406 B1).

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As per claim 1, Eder discloses a method for providing a value of a good to a requester (Eder, Abstract, Col. 5, Lines 20-40), said method comprising the steps of:

uploading data relating to a request for a value of a good and data relating to the good to a computer configured as a calculator for calculating a value of the good (Eder, Abstract, Col. 4, Lines 20-35, Col. 7, Lines 25-30, Col. 10, Lines 20-67);

calculating the value; and displaying the value (Eder, Abstract, Cols. 4, 5 and 6, Col. 34, Lines 40-67, Col. 35, Lines 1-67).

As per claim 34, Eder discloses a system for providing a value of a good to a requester (Eder, Abstract, Col. 5, Lines 20-40), said system comprising:

at least one computer (Eder, Abstract, Col. 7, Lines 25-45);

a server configured to read input data relating to a request for a value of the good and data relating to the good and calculate a value of the good (Eder, Abstract, Col. 4, Lines 20-35, Col. 6, Lines 34-60, Col. 7, Lines 25-30, Col. 10, Lines 20-67);

a network connecting said server to said computer (Eder, Abstract, Col. 7, Lines 25-45); and

a user interface allowing a requester to input data relating to a request for a value of the good and data relating to the good and receive the value of the good output (Eder, Abstract, Col. 4, Lines 20-35, Col. 6, Lines 34-60, Col. 7, Lines 25-30, Col. 10, Lines 20-67).

As per claims 2, 3, 35 and 36 Eder discloses a method according to Claims 1 and 34 wherein said step of uploading data relating to the request comprises the step of submitting the data relating to the request for a value of the good and data relating to the good to a computer via an Internet (Eder, Abstract, Cols. 4, 5 and 6).

As per claim 4 Eder discloses a method according to Claim 1 wherein said step of uploading data comprises the step of accessing a computer configured as a server (Eder, Abstract, Cols. 4, 5, 6 and 7, Lines 30-50).

As per claims 5 and 38 Eder discloses a method according to Claims 1 and 34 wherein said step of calculating the value further comprises the step of calculating the value from one of residual value, net realizable value, orderly liquidation value and purchase option value (Eder, Abstract, Cols. 4, 5, 6 and 7, Lines 30-50, Col. 34, Lines 40-67).

As per claims 6, 21, 41 and 64 Eder discloses a method according to Claims 1 and 34 wherein said step of uploading data relating to the request comprises the step of loading at least one field configured for receiving and storing a new request for a value of a good (Eder, Abstract, Col. 4, Lines 20-35).

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As per claims 7 and 42 Eder discloses a method according to Claims 6 and 41 wherein said step of loading at least one field comprises the step of loading at least one field configured for editing the new request(Eder, Abstract, Col. 4, Lines 20-35, Col. 8, Lines 54-67, Col. 16, Lines 10-25).

As per claims 8 and 43 Eder discloses a method according to Claims 6 and 41 wherein said step of loading at least one field comprises the step of loading at least one field configured for withdrawing the request(Eder, Abstract, Col. 4, Lines 20-35, Col. 8, Lines 54-67).

As per claims 10 and 46 Eder discloses a method according to Claims 9 and 44 wherein said step of recognizing an exception request comprises the step of loading at least one field configured for receiving and storing additional information for calculating a value for the exception request(Eder, Abstract, Col. 4, Lines 20-35, Col. 6, Lines 34-67, Col. 8, Lines 54-67).

As per claim 14, Eder discloses a method according to Claim 1 wherein said step of uploading data comprises the step of uploading data relating to a request for a value of equipment and data relating to the equipment to a computer configured as a calculator for calculating the value of the equipment(Eder, Abstract, Col. 4, Lines 20-35, Col. 7, Lines 25-30, Col. 10, Lines 20-67).

As per claims 16 and 57, Eder discloses a method according to Claims 1 and 34 wherein said step of uploading data further comprises the step of receiving data relating to at least one residual factor(Eder, Abstract, Cols. 4, 5, 6 and 7, Lines 30-50, Col. 34, Lines 40-67).

As per claims 22 and 49, Eder discloses a method according to Claims 1 and 34 wherein said step of calculating the value further comprises the step of calculating the value using at least one input policy value and input changes for calculating the value(Eder, Abstract, Col. 6, Lines 35-60, Col. 8, Lines 54-65).

As per claims 33 and 65, Eder discloses a method according to Claims 1 and 34 wherein said step of displaying the value further comprises the step of displaying the value within a summary report(Eder, Abstract, Col. 34, Lines 65-67, Col. 35, Lines 1-67).

As per claims 37, Eder discloses a system according to Claim 34 wherein said network is one of a wide area network and a local area network(Eder, Abstract, Col. 6, Lines 34-60).

As per claims 40, Eder discloses a system according to Claim 34 wherein said server is configured to read input data relating to lease information.

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Claim Rejections - 35 USC § 103

5. The following is a quotation of 35 U.S.C. 103(a) which forms the basis for all obviousness rejections set forth in this Office action:

(a) A patent may not be obtained though the invention is not identically disclosed or described as set forth in section 102 of this title, if the differences between the subject matter sought to be patented and the prior art are such that the subject matter as a whole would have been obvious at the time the invention was made to a person having ordinary skill in the art to which said subject matter pertains. Patentability shall not be negated by the manner in which the invention was made.

6. Claims 17, 30,31,32,58,59 and 60 are rejected under 35 U.S.C. 103(a) as being unpatentable over Eder as applied to claims 1 and 34 above, and further in view of Cuomo et al. (US 6185614 B1).

As per claims 17, 30 and 58 Eder discloses a method according to Claims 1 and 34 wherein said step of uploading data further comprises the step of receiving and saving profile information of a new user(Cuomo et al., Abstract, Col. 1, Lines 5-40).

Eder fails to disclose uploading data further comprises the step of receiving and saving profile information of a new user.

Cuomo et al. disclose uploading data further comprises the step of receiving and saving profile information of a new user(Cuomo et al., Abstract, Col. 1, Lines 5-40).

Therefore, it would have been obvious to one of ordinary skill in the art at the time the invention was made to modify the method of Eder to use uploading data further comprises the step of receiving and saving profile information of a new user as taught by Cuomo et al. to get the benefit of uniquely configuring information based on customer profiles.

As per claims 31 and 59 Eder discloses a method according to Claims 30 and 58 wherein said step of uploading profile information further comprises the step of uploading profile information from one of personal data, login information, password information, role information, organization information and preferences(Cuomo et al., Abstract, Col. 1, Lines 5-55).

Eder fails to disclose uploading profile information further comprises the step of uploading profile information from one of personal data, login information, password information, role information, organization information and preferences.

Cuomo et al. disclose uploading profile information further comprises the step of uploading profile information from one of personal data, login information, password information, role information, organization information and preferences(Cuomo et al., Abstract, Col. 1, Lines 5-55).

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Therefore, it would have been obvious to one of ordinary skill in the art at the time the invention was made to modify the method of Eder to use uploading profile information further comprises the step of uploading profile information from one of personal data, login information, password information, role information, organization information and preferences as taught by Cuomo et al. to get the benefit of uniquely configuring information based on customer profiles.

As per claims 32 and 60 Eder discloses a method according to Claims 30 and 58 wherein said step of uploading profile information further comprises the step of analyzing the profile information(Cuomo et al., Abstract, Col. 1, Lines 5-40).

Eder fails to disclose uploading profile information further comprises the step of analyzing the profile information.

Cuomo et al. disclose uploading profile information further comprises the step of analyzing the profile information(Cuomo et al., Abstract, Col. 1, Lines 5-40).

Therefore, it would have been obvious to one of ordinary skill in the art at the time the invention was made to modify the method of Eder to use uploading profile information further comprises the step of analyzing the profile information as taught by Cuomo et al. to get the benefit of uniquely configuring information based on customer profiles.

7. Claims 19, 20, 62 and 63 are rejected under 35 U.S.C. 103(a) as being unpatentable over Eder as applied to claims 1 and 34 above, and further in view of Lange (US 6321212 B1).

As per claims 19 and 62, Eder discloses a method according to Claims 1 and 34 wherein said step of uploading data further comprises the step of updating matrix values(Lange, Abstract, Col. 27, Lines 1-65).

Eder fails to disclose a method according to Claims 1 and 34 wherein said step of uploading data further comprises the step of updating matrix values.

Lange disclose said step of uploading data further comprises the step of updating matrix values(Lange, Abstract, Col. 27, Lines 1-65).

Therefore, it would have been obvious to one of ordinary skill in the art at the time the invention was made to modify the method of Eder to use said step of uploading data further comprises the step of updating matrix values as taught by Lange to get the benefit of updating data within a matrix array.

As per claims 20 and 63, Eder discloses a method according to Claim 19 wherein said step of updating matrix values comprises the step of updating the matrix values from one of policy value, value stream and cell value(Lange, Abstract, Col. 27, Lines 1-65).

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Eder fails to disclose updating matrix values comprises the step of updating the matrix values from one of policy value, value stream and cell value.

Lange discloses updating matrix values comprises the step of updating the matrix values from one of policy value, value stream and cell value(Lange, Abstract, Col. 27, Lines 1-65).

Therefore, it would have been obvious to one of ordinary skill in the art at the time the invention was made to modify the method of Eder to use said step of updating matrix values comprises the step of updating the matrix values from one of policy value, value stream and cell value as taught by Lange to get the benefit of updating data within a matrix array with values typically used in the matrix array.

8. Claims 15 and 39 are rejected under 35 U.S.C. 103(a) as being unpatentable over Eder as applied to claims 1 and 34 above, and further in view of Eder (US 6321205 B1).

As per claim 15, Eder disclose a method according to Claim 1 wherein said step of uploading data(Eder, Abstract, Col. 6, Lines 34-60) comprises the step of uploading lease information to a computer configured as a calculator for calculating a value of the equipment(Eder US 6321205 B1, Abstract, Col. 43, Lines 45-67).

Eder fails to disclose the step of uploading lease information to a computer configured as a calculator for calculating a value of the equipment.

Eder US 6321205 B1 discloses the step of uploading lease information to a computer configured as a calculator for calculating a value of the equipment(Eder US 6321205 B1, Abstract, Col. 43, Lines 45-67).

Therefore, it would have been obvious to one of ordinary skill in the art at the time the invention was made to modify the method of Eder to use the step of uploading lease information to a computer configured as a calculator for calculating a value of the equipment as taught by Eder US 6321205 B1 to get the benefit of uploading lease information to automatically calculate the asset value.

As per claim 39, Eder disclose a system according to Claim 34 wherein said server is configured to read input data (Eder, Abstract, Col. 6, Lines 34-60) relating to a request for the value of equipment and data relating to the equipment and calculate the value of equipment(Eder US 6321205 B1, Abstract, Col. 43, Lines 45-67).

Eder fails to disclose a request for the value of equipment and data relating to the equipment and calculate the value of equipment.

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Eder US 6321205 B1 disclose a request for the value of equipment and data relating to the equipment and calculate the value of equipment(Eder US 6321205 B1, Abstract, Col. 43, Lines 45-67).

Therefore, it would have been obvious to one of ordinary skill in the art at the time the invention was made to modify the method of Eder to a request for the value of equipment and data relating to the equipment and calculate the value of equipment as taught by Eder US 6321205 B1 to get the benefit of uploading lease information to automatically calculate the asset value.

9. Claims 9,18,23,24,25,29, 44,53,54,55,56, and 61 are rejected under 35

U.S.C. 103(a) as being unpatentable over Eder as applied to claims 1 and 34 above, and further in view of Borghesi et al. (US 5950169 A).

As per claims 9 and 44, Eder discloses a method according to Claims 1 and 34.

Eder fails to disclose wherein said step of uploading data further comprises the step of recognizing an exception request.

Borghesi et al. disclose wherein said step of uploading data further comprises the step of recognizing an exception request(Borghesi et al., Abstract, Col. 2, Lines 60-67, Col. 5, Lines 45-50, Col. 10, Lines 5-30, Col. 13, Lines 10-60, Col. 14, Lines 9-24).

Therefore, it would have been obvious to one of ordinary skill in the art at the time the invention was made to modify the method of Eder to use a step of uploading data further comprises the step of recognizing an exception request as taught by Borghesi et al. to get the benefit of identifying asset valuation requests as the user accesses the computer system.

As per claims 18 and 61, Eder discloses a method according to Claims 1 and 34.

Eder fails to disclose wherein said step of uploading data further comprises the step of loading at least one field configured for receiving a comment with a request.

Borghesi et al. disclose wherein said step of uploading data further comprises the step of loading at least one field configured for receiving a comment with a request(Borghesi et al., Abstract, Col. 2, Lines 60-67, Col. 5, Lines 45-50, Col. 10, Lines 5-30, Col. 13, Lines 10-60, Col. 14, Lines 9-24).

Therefore, it would have been obvious to one of ordinary skill in the art at the time the invention was made to modify the method of Eder to use a step of uploading data further comprises the step of loading at least one field configured for receiving a

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comment with a request as taught by Borghesi et al. to get the benefit of associating a comment about the request to assist the asset valuation process.

As per claims 25 and 56 Eder discloses a method according to Claims 24 and 56.

Eder fails to disclose wherein said step of querying customized requests further comprises the step of receiving criteria data for the customized request.

Borghesi et al. disclose wherein said step of querying customized requests further comprises the step of receiving criteria data for the customized request (Borghesi et al., Abstract, Col. 2, Lines 60-67, Col. 5, Lines 45-50, Col. 10, Lines 5-30, Col. 13, Lines 10-60, Col. 14, Lines 9-24).

Therefore, it would have been obvious to one of ordinary skill in the art at the time the invention was made to modify the method of Eder to use a step of querying customized requests further comprises the step of receiving criteria data for the customized request as taught by Borghesi et al. to get the benefit of structuring the asset valuation based on the criteria data.

As per claim 29 and 53 Eder discloses a method according to Claims 1 and 34.

Eder fails to disclose wherein said step of calculating the value comprises the step of cloning an existing request.

As per claims 29 and 53, official notice is taken that cloning an existing request is an old and well-known type of new record creation technique in the computer art. It would have been obvious to one of ordinary skill in the art at the time of the applicant's invention to implement Eder's invention with cloning and copying capability to easily create new computer records.

As per claims 23 and 54 Eder discloses a method according to Claims 1 and 34.

Eder fails to disclose wherein said step of calculating the value further comprises the step of querying existing requests.

As per claims 24 and 55 Eder fails to disclose wherein said step of querying existing requests further comprises the step of querying predefined or customized requests.

As per claims 23, 24, 54 and 55, official notice is taken that querying existing requests and querying predefined or customized requests is an old and well-known type of data access technique in the computer art. It would have been obvious to one of ordinary skill in the art at the time of the applicant's invention to implement Eder's invention with query capability to access and view data.

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10. Claims 26,27,28,50,51 and 52 are rejected under 35 U.S.C. 103(a) as being unpatentable over Eder as applied to claims 5 and 38 above, and further in view of Kieso et al., Intermediate Accounting, 1989, Chapter 22, pages 1190-1227.

As per claims 26 and 50, Eder discloses a method according to Claims 5 and 38 wherein said step of calculating the residual value(Eder, Abstract, Col. 34, Lines 39-67).

Eder fails to disclose of the good further comprises a step of calculating the residual value as one of $((\text{base value}) + \text{E base value modifiers}) * \text{residual value look up}$ depreciation value look up, $[\text{cost} * \text{residual value look up}]$ and $[\text{depreciation value look up} * \text{residual value look up}]$ for a lease term.

Kieso et al. disclose the good further comprises a step of calculating the residual value as one of $((\text{base value}) + \text{E base value modifiers}) * \text{residual value look up}$ depreciation value look up, $[\text{cost} * \text{residual value look up}]$ and $[\text{depreciation value look up} * \text{residual value look up}]$ for a lease term(Kieso et al., Intermediate Accounting, Chapter 22, pages 1190-1227).

Therefore, it would have been obvious to one of ordinary skill in the art at the time the invention was made to modify the method of Eder to use the good further comprises a step of calculating the residual value as one of $((\text{base value}) + \text{E base value modifiers}) * \text{residual value look up}$ depreciation value look up, $[\text{cost} * \text{residual value look up}]$ and $[\text{depreciation value look up} * \text{residual value look up}]$ for a lease term as taught by Kieso et al. to get the benefit of structuring the asset valuation based Generally Accepted Accounting Principles.

As per claims 27 and 51, Eder discloses a method according to Claims 5 and 38.

Eder fails to disclose wherein said step of calculating the net realizable value of the good comprises the step of calculating the net realizable value as $((\text{base value}) + \text{E base value modifiers}) * \text{net realizable value look up}$ * depreciation value look up, $[\text{cost} * \text{net realizable value lookup}]$ and $[\text{depreciation value look up} * \text{net realizable value look up}]$ for a lease term.

Kieso et al. disclose the step of calculating the net realizable value of the good comprises the step of calculating the net realizable value as $((\text{base value}) + \text{E base value modifiers}) * \text{net realizable value look up}$ * depreciation value look up, $[\text{cost} * \text{net realizable value lookup}]$ and $[\text{depreciation value look up} * \text{net realizable value look up}]$ for a lease term.

Therefore, it would have been obvious to one of ordinary skill in the art at the time the invention was made to modify the method of Eder to use the step of calculating the net realizable value of the good comprises the step of calculating the net realizable value as $((\text{base value}) + \text{E base value modifiers}) * \text{net realizable value look up}$ * depreciation

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value look up, [cost * net realizable value lookup] and [depreciation value look up * net realizable value look up] for a lease term as taught by Kieso et al. to get the benefit of structuring the asset valuation based Generally Accepted Accounting Principles.

As per claim 28, Eder discloses a method according to Claim 5.

Eder fails to disclose wherein said step of calculating the purchase option value of a good comprises the step of calculating the purchase option value as [residual value + ((cost/quantity) * purchase option value look up)] and [residual value + (cost * purchase option value look up)] for a lease term.

Kieso et al. disclose wherein said step of calculating the purchase option value of a good comprises the step of calculating the purchase option value as [residual value + ((cost/quantity) * purchase option value look up)] and [residual value + (cost * purchase option value look up)] for a lease term.

Therefore, it would have been obvious to one of ordinary skill in the art at the time the invention was made to modify the method of Eder to use the step of calculating the purchase option value of a good comprises the step of calculating the purchase option value as [residual value + ((cost/quantity) * purchase option value look up)] and [residual value + (cost * purchase option value look up)] for a lease term as taught by Kieso et al. to get the benefit of structuring the asset valuation based Generally Accepted Accounting Principles.

As per claim 52, Eder discloses a system according to Claim 38.

Eder fails to disclose wherein said server is configured to calculate the purchase value as [residual value + ((cost/quantity) * purchase option adder matrix value look up)] and [residual value + (cost * purchase option value look up)] for a lease term.

Kieso et al. disclose wherein said server is configured to calculate the purchase value as [residual value + ((cost/quantity) * purchase option adder matrix value look up)] and [residual value + (cost * purchase option value look up)] for a lease term.

Therefore, it would have been obvious to one of ordinary skill in the art at the time the invention was made to modify the method of Eder to use said server is configured to calculate the purchase value as [residual value + ((cost/quantity) * purchase option adder matrix value look up)] and [residual value + (cost * purchase option value look up)] for a lease term as taught by Kieso et al. to get the benefit of structuring the asset valuation based Generally Accepted Accounting Principles.

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11. Claims 11,12,13,45,47 and 48 are rejected under 35 U.S.C. 103(a) as being unpatentable over Eder as applied to claims 9 and 44 above, and further in view of Borghesi et al. and Baker et al. (US 6405204 B1).

As per claims 11 and 45, Eder discloses a method according to Claims 10 and 44 wherein said step of recognizing an exception request comprises the step of loading at least one field configured for storing and submitting the exception request(Eder, Abstract, Col. 4, Lines 20-35, Col. 6, Lines 34-67,Col. 8, Lines 54-67) and informing an analyst of the existence(Baker et al., Abstract) of the exception request(Borghesi et al., Abstract, Col. 2, Lines 60-67, Col. 5, Lines 45-50, Col. 10, Lines 5-30, Col. 13, Lines 10-60, Col. 14, Lines 9-24).

Eder fails to disclose informing an analyst of the existence.

Baker et al. disclose informing an analyst of the existence(Baker et al., Abstract).

Therefore, it would have been obvious to one of ordinary skill in the art at the time the invention was made to modify the method of Eder to use informing an analyst of the existence as taught by Baker et al. to get the benefit of using alerts to provoke analysts' response.

Eder fails to disclose exception request.

Borghesi et al. disclose exception request(Borghesi et al., Abstract, Col. 2, Lines 60-67, Col. 5, Lines 45-50, Col. 10, Lines 5-30, Col. 13, Lines 10-60, Col. 14, Lines 9-24).

Therefore, it would have been obvious to one of ordinary skill in the art at the time the invention was made to modify the method of Eder to use exception request as taught by Borghesi et al. to get the benefit of structuring the asset valuation based on the criteria data.

As per claims 12 and 47, Eder discloses a method according to Claims 9 and 44 wherein said step of recognizing an exception request comprises the step of recognizing trends(Baker et al., Abstract, Col. 3, Lines 55-67) in similar exception requests(Borghesi et al., Abstract, Col. 2, Lines 60-67, Col. 5, Lines 45-50, Col. 10, Lines 5-30, Col. 13, Lines 10-60, Col. 14, Lines 9-24).

Eder fails to disclose the step of recognizing trends.

Baker et al. disclose the step of recognizing trends(Baker et al., Abstract, Col. 3, Lines 55-67).

Therefore, it would have been obvious to one of ordinary skill in the art at the time the invention was made to modify the method of Eder to use the step of recognizing trends as taught by Baker et al. to get the benefit of using trend analysis.

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Eder fails to disclose exception requests.

Borghesi et al. disclose exception requests(Borghesi et al., Abstract, Col. 2, Lines 60-67, Col. 5, Lines 45-50, Col. 10, Lines 5-30, Col. 13, Lines 10-60, Col. 14, Lines 9-24).

Therefore, it would have been obvious to one of ordinary skill in the art at the time the invention was made to modify the method of Eder to use exception request as taught by Borghesi et al. to get the benefit of structuring the asset valuation based on the criteria data.

As per claims 13 and 48, Eder discloses a method according to Claims 12 and 47 wherein said step of recognizing trends in similar exception requests(Borghesi et al., Abstract, Col. 2, Lines 60-67, Col. 5, Lines 45-50, Col. 10, Lines 5-30, Col. 13, Lines 10-60, Col. 14, Lines 9-24) comprises the step of triggering an analyst to add additional policy values(Baker et al., Abstract).

Eder fails to disclose the step of triggering an analyst to add additional policy values.

Baker et al. discloses the step of triggering an analyst to add additional policy values(Baker et al., Abstract).

Therefore, it would have been obvious to one of ordinary skill in the art at the time the invention was made to modify the method of Eder to use the step of triggering an analyst to add additional policy values as taught by Baker et al. to get the benefit of using trend analysis and alerts to prompt action by the user.

Eder fails to disclose exception requests.

Borghesi et al. disclose exception requests(Borghesi et al., Abstract, Col. 2, Lines 60-67, Col. 5, Lines 45-50, Col. 10, Lines 5-30, Col. 13, Lines 10-60, Col. 14, Lines 9-24).

Therefore, it would have been obvious to one of ordinary skill in the art at the time the invention was made to modify the method of Eder to use exception request as taught by Borghesi et al. to get the benefit of structuring the asset valuation based on the criteria data.

Conclusion

12. The prior art made of record and not relied upon is considered pertinent to applicant's disclosure.

Joao, Apparatus and Method for Processing Lease Insurance Information.

Talbott, Condition-Based Prognosis for Machinery.

Carlin et al., Oil Field Lease Management and Security System and Method Therefore.

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Eder, Method of and System for Generating Feasible, Profit Maximizing Requisition Sets.

Jost et al., Real Estate Appraisal Using Predictive Modeling.

Clark et al., System and Method for Facilitating Online Financial Transactions.

Colleen M. O'Connor, Tough Issues Facing Down Equipment Leasing Industry, Private Placement Letter, New York, Nov. 11, 2002.

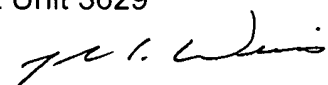
Any inquiry concerning this communication or earlier communications from the examiner should be directed to Debra F. Charles whose telephone number is (703) 305-4718. The examiner can normally be reached on 9-5 Monday thru Friday.

If attempts to reach the examiner by telephone are unsuccessful, the examiner's supervisor, John G. Weiss can be reached on (703) 308-2702. The fax phone numbers for the organization where this application or proceeding is assigned are (703) 305-7687 for regular communications and (703) 305-7687 for After Final communications.

Any inquiry of a general nature or relating to the status of this application or proceeding should be directed to the receptionist whose telephone number is (703) 308-1113.

dfc
November 17, 2002

Debra F. Charles
Examiner
Art Unit 3629


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